Proceedings of the

PRAIRIE URBAN CONGRESS 2000

INSTITUTE OF URBAN STUDIES

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Published by: Institute of Urban Studies
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Winnipeg, Manitoba R3B 2E9

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Acting Director, Institute of Urban Studies

103-07264/

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Prepared by
The Institute of Urban Studies

March 2001

Support was provided by:
Canada Mortgage and Housing Corporation, Human Resources Development Canada, City of Winnipeg, Province of Manitoba, Western Economic Diversification Canada

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DEDICATION

This report is dedicated to the memory of David Scherlowski who was struck down by cancer at an early age. David is remembered by his friends at CMHC and within the consulting community for his sincerity, dedication and never-failing confidence that his research efforts would have a positive impact on housing access, affordability and choice for Canadians. David was the CMHC project manager for this research report and was an expert on municipal measures used in creating affordable housing; just one of his many areas of housing knowledge and expertise at CMHC.

ACKNOWLEDGEMENTS

I would like to thank the many people and organizations who have contributed to the organization and success of the Prairie Urban Congress 2000. Funding was provided by Canada Mortgage and Housing Corporation, Human Resources Development Canada, the City of Winnipeg, the Province of Manitoba, and Western Economic Diversification Canada. These contributions made the event possible.

Appreciation is also extended to the Prairie Urban Congress 2000 Advisory Committee made up of representatives of the five prairie cities. Their assistance with program design and organization contributed to the success of the Congress. Special thanks are also extended to the presenters at the workshop, Steve Pomeroy and David Scherlowski, and the representatives of each city who made presentations outlining the state of housing and community development within their urban centres. The work of the many facilitators and recorders that assisted with the discussion group sessions is also appreciated.

An especially large vote of thanks is due to Nancy Klos and Christian Douchant who took the lead at the Institute of Urban Studies to organize the Congress and author the majority of the report that follows. Without their hard work, the Prairie Urban Congress 2000 would not have happened. I would also like to thank Kate Peach, Institute of Urban Studies, for her editorial assistance on the report.

Finally, I would like to thank the many participants for their attendance and participation in the discussion.

Tom Carter
Director
Institute of Urban Studies

DISCLAIMER

The following report is a summary of presentations and discussions which took place at the Congress. It is not a policy document. Rather, it is intended to highlight the salient issues and themes which emerged during discussions at the Congress and serve as a resource for participants and the community.

EXECUTIVE SUMMARY

The Prairie Urban Congress was held at a very opportune time. Municipalities and community-based organizations currently face a difficult set of circumstances. The federal government has been devolving housing responsibilities to lower levels of government and this devolution has, often by default, resulted in new roles and responsibilities at the municipal and community levels. Senior levels of government are providing very little funding for new affordable housing and community development initiatives. Municipalities and community-based groups are facing increasing pressure to provide housing and associated support services for low and moderate-income families. At the same time, municipalities face increasing resistance to higher taxes to provide such services.

Reports from the five urban municipalities attending the Congress indicate there are different housing and community development circumstances in each centre. Nevertheless, they have a great deal in common, particularly a need for more affordable housing and a struggle to cobble together the resources necessary to provide this housing. It is obvious from the information provided in this report that there are many creative and effective initiatives in the five centres but the amount of new housing provided is modest compared to the growing levels of need. The discussions also illustrate a need for capacity building at the neighbourhood level so communities can become more involved in decisions surrounding housing and community development initiatives.

In the face of such circumstances a number of key themes surfaced during Congress discussions, including:

- the need to develop a new National Housing Strategy which identifies possible mechanisms and approaches to facilitate the development of affordable housing, particularly affordable rental housing;

- the desire to see the Federal Government return to the social housing field in a pro-active fashion, with adequately funded programs that are flexible enough to accommodate local needs and circumstances;

- a concern that housing has become a constitutional orphan. No one and everyone has the authority to lead. Clearly stated roles and responsibilities have to be developed for all levels of government as well as municipalities and community groups. Related to this is the need for better co-ordination between provincial and federal governments and better co-ordination and integration of programs already in place;

- the need to create more comprehensive partnerships, including private corporations, federal, provincial and municipal governments, non-profit and community groups to support local initiatives;

- the importance of integrating a variety of tools to support the development of more affordable housing, including more flexible and creative financial mechanisms and changes within the regulatory and tax environments;

- a desire to explore the potential of many American housing and community development initiatives including banking, financial and mortgage lending legislation to determine if they can be adapted to work in the Canadian context;

- a need to strengthen the role of the non-profit sector through supportive legislation by governments, more creative and flexible financial mechanisms, and a reduction in the barriers they face at the taxation level;

- the need for municipalities to show more flexibility and leadership, to identify and organize local assets, develop long term plans as opposed to reacting to crisis situations, and lobby hard to

achieve more flexible programs and funding support;

- the need for greater involvement by the private sector in the provision of affordable housing. Although the private sector is not in a position to provide housing for the poor they can bring a great deal of expertise to the table and will participate as long as the question of risk can be addressed; and,

- the importance of involving Aboriginal peoples in all stages of development of housing solutions to meet their housing needs.

Additional information and background material are provided on these and other themes in the main body of the report.

The focus of the Congress was on facilitating information and knowledge sharing on local strategies in prairie cities as well as identifying a range of themes that have to be addressed to improve housing and community development initiatives. No particular strategy or policy positions were adopted. Nevertheless, the value of future Congresses in promoting information sharing and network building was recognized. There was also some support for the development of a core group that could serve as a "think tank" and draft a "Prairie Action Plan" that could be refined at future Congresses and used as a document to influence government policy. Finally, there was consensus that these events should take place yearly, as the information sharing and networking alone were very beneficial to all the participants.

1. INTRODUCTION

Housing in prairie cities is at a crossroads. Economic restructuring and public policy changes imposed by the federal and provincial governments are placing increasing pressure on local governments to deal with various housing issues, such as homelessness, affordable housing and neighbourhood renewal. Most importantly, municipalities have had to shoulder this responsibility using existing resources, with little new funding support for housing.

Prairie cities share similar histories and patterns of urban development which set them apart from other Canadian cities. Suburban expansion continues in all major prairie cities, attracting households from older built-up areas and resulting in an increased concentration of low-income households, homelessness, and deteriorating housing stock in the inner city. Prairie cities are also witnessing a large population increase and concentration of Aboriginal peoples in their inner cities, where most continue to live in substandard housing and lack basic services and employment opportunities.

The social and economic costs of the present situation are evident and are attracting increasing concern from governments, communities and the general public. As a result, local governments and community organizations are spearheading initiatives and exploring new ways to address housing and community development issues, often working in partnership with other levels of government, the private sector and the community.

Background

The first Prairie Urban Congress was held in Winnipeg from June 22nd to 24th of 2000, and was a unique opportunity to bring together representatives from government, the private sector and the community from the three Prairie Provinces to share their collective knowledge and concern about the challenges faced by local governments in addressing housing goals and objectives. The event was also an occasion for all representatives to learn about the new approaches and successful practices of others working on similar issues and concerns—a showcase for the innovative work being done in housing and neighbourhood renewal in the major prairie cities.

Prairie Urban Congress 2000 was organized and planned by the Institute of Urban Studies in cooperation with the Prairie Urban Congress 2000 Advisory Committee, made up of representatives from the five major prairie cities.

- Christian Douchant, Institute of Urban Studies
- Nancy Klos, Institute of Urban Studies
- Russell Mawby, City of Saskatoon
- Kelley Moore, City of Saskatoon
- Daryl Kreuzer, City of Edmonton
- Derek Cook, City of Calgary
- Tanya Grierson, City of Calgary
- Terry Mountjoy, City of Regina
- Linda Ring, City of Winnipeg
- Chris Knoll, City of Winnipeg

Small delegations were assembled in Calgary, Edmonton, Regina, Saskatoon and Winnipeg to attend PUC 2000 and included local government officials, non-profit agencies and neighbourhood development organizations. In total, there were over 50 delegates from these five cities and an additional 15 delegates representing the Province of Manitoba, Canada Mortgage and Housing Corporation (CMHC), Human Resources Development Canada (HRDC), Western Economic Diversification Canada (WD), the Federation of Canadian Municipalities (FCM), the Alberta Urban Municipalities Association (AUMA), and the Northern Manitoba Health Authority.

The event was held over two and a half days, and followed the format described below:

- During the first half of day one, each city delegation made a presentation outlining the state of housing and community development within their urban centres; identified what has been done to address housing needs; and, outlined any role governments, the private sector or institutions have played in addressing those needs. Representatives from CMHC, FCM and AUMA also made presentations.

- On the second half of day one the Congress continued with a domain session where all Congress participants identified and finalized topic areas for the second day round table discussions. Three topic areas were identified: funding and financing, role of government, and building and rebuilding communities.

- To conclude day one of the Congress, an evening public lecture was organized with **Steve Pomeroy**, a well-known housing research consultant, as keynote speaker, followed by a discussion panel. His insightful presentation has been included in this report.

- Round table discussions were held on day two. All delegates were assigned to working groups and discussed each topic area using key questions to prompt the discussion (i.e., how is this issue significant?; how are you approaching these issues?; what actions, tools or powers are needed to address these issues?; and, what recommendations and suggestions should be included in the final report).

- The last day of the Congress included a wrap-up session which reviewed the information presented, outlined policy options and identified next steps.

This Discussion Paper covers all the information provided during the presentations and domain sessions from day one, round table discussions from day two, and the review from the last day of the event including next steps. The domain and working group discussions have been summarized using the notes taken by recorders and facilitators during each discussion on the three main topic areas.

2. THE AFFORDABLE HOUSING CHALLENGE

CREATING COMPREHENSIVE PARTNERSHIPS TO SUPPORT LOCAL HOUSING INITIATIVES

***Steve Pomeroy**, Focus Consulting*

Housing encompasses economic, social and environmental issues, and all converge at the community level. Housing policy cannot be discussed without seriously considering urban policy although in the past, housing, social and urban policies have generally been viewed separately.

Traditionally, local problems have been "shoe-horned" to fit into prescriptive, inflexible national housing programs, rather than the programs being adapted to better fit local circumstances. The non-profit housing sector has been narrowly focused on the specific task of building housing—it has not typically embraced broader activities nor connected in a meaningful way with other local community development sectors. This has created only a narrow constituency of support for any government-funded housing initiative.

Deficit reduction during the 1990s had a pervasive impact on government spending, and because it was identified as a high cost and weakly supported set of programs, housing was an easy target for massive program cuts. The housing policy preoccupation of the 1990s was focused on "who" should be responsible for housing—federal or provincial governments, rather than "what" should be done. Housing became a constitutional orphan, with the federal government shifting more responsibility onto reluctant provinces and the provinces, in turn, increasingly downloading housing responsibility onto municipalities.

Poverty has become pervasive in urban areas, with low incomes exacerbated by rising rents. Housing and neighbourhoods are undergoing serious decline in municipalities in the Prairie Region and across the country. Ongoing erosion of the lower rent housing stock—caused both by demolition but more often simply by inflation in rent levels—has lead to an insufficient supply of housing with affordable rents to meet growing needs. Rents are rising dramatically, while renter household incomes are stagnating or declining. At the same time, there have been no programs to support new housing; only limited rehabilitation funding, and very low levels of new private rental production.

Divergent local economies of the prairie provinces have lead to various growth pressures and housing impacts. In Alberta, high in-migration and a booming economy and real estate market have created significant housing affordability issues. In Manitoba and Saskatchewan, issues of housing condition and quality are paramount, which reflect their low but turbulent economic growth and stagnation.

It is important to identify what has been done to address housing issues and how these efforts can be enhanced. In the "post-program environment" that has prevailed since 1993, many communities have become creative in meeting the affordable housing challenge, but results are mixed. Increasingly, the focus has been on rehabilitation and acquisition approaches. There has been greater success in prairie cities where the affordability gap is narrower, but much frustration in higher cost markets. Because housing is inherently a substantial capital asset, access to capital and financing is a critical need among groups seeking to provide affordable housing.

On the positive side, the politicization of homelessness, advocacy by the Federation of Canadian Municipalities (FCM) and the Canadian Housing and Renewal Association (CHRA), and the larger problems of poverty and the lack of supply of affordable housing, have helped to put housing back on the political radar. On-going efforts by the FCM include the "National Housing Strategy". Meanwhile, CHRA has been active in engaging the private financial sector in a discussion of its potential role and is undertaking a broad community consultation process.

The challenge facing us all is to design a new housing strategy that is appropriate for the times – more inclusive and supportive of partnerships, sustainable both fiscally and politically, and more responsive to local needs.

Overview and Lessons from the U.S. Affordable Housing System

Valuable lessons can be learned from the U.S. experience in meeting affordable housing needs. The U.S. housing system features a comprehensive system of financial support, a regulatory and facilitative policy framework, characterized by broad risk-sharing, creativity and innovation, and a broad, powerful constituency of support. In the U.S., key players include government (federal, state and local), government-sponsored enterprises (GSE's), lenders and related organizations, community development corporations (CDC's), intermediaries (national and local), and trust funds or foundations. Due to a relatively more favourable public policy and investment environment, corporate America has also demonstrated an increasing willingness to support affordable housing projects.

The affordable housing finance system in the U.S. is complex, but the central thrust has been on mitigating and sharing risk to encourage private sector investment/partnerships, and to enable private lending institutions to participate on competitive and profitable terms. The key tools and mechanisms that exist in the U.S. housing system include: the Community Reinvestment Act (CRA), which imposes obligations on financial institutions to reinvest in their local communities; special goals imposed on GSE's which target a proportion of mortgage loans to families in certain income groups or geographical areas; ongoing subsidies for Community Development Block Grants and the HOME Investment Partnership program; special provisions of the tax system, such as the Low Income Housing Tax Credit (LIHTC) which gives investors a 10-year stream of tax credits for providing equity towards targeted affordable housing; and consortia loans and other special loan programs.

Implications for Canada - Toward a New National Housing Strategy

The policy and financing/funding context in this country is clearly much different than in the U.S. and the U.K. Both the U.S. and the U.K have induced a strong private sector role and both have a broader constituency of support for affordable housing. However, U.S. models for financing and delivering affordable housing are applicable in Canada only if appropriate policy changes are made and new government-community partnerships are formed.

The development of a new National Housing Strategy will require the identification of possible mechanisms and approaches to facilitate affordable housing. Important elements also include the development of a comprehensive, integrated system that is driven from the local level with appropriate support from senior governments, and partnerships/relationships which engage all three levels of government and the private sector.

The primary issue is to think more creatively and to challenge resistance to change. The federal, and also the provincial governments, need to change the policy lens and begin to think outside of the "box." A recently-held Lenders' Forum explored financing opportunities for affordable housing in the U.S. and the U.K., and possible implications for Canada. Key ideas discussed included appropriate and enhanced mortgage underwriting, tax measures such as credits and bonds, the creation of credit pools through securitization and capital grants. One possible mechanism to leverage financing for new affordable housing projects is to use existing affordable housing as an asset base, as well as those expenditures already flowing through the income assistance system.

Although identified as a possible avenue, based on the U.S. experience, the federal Department of Finance has generally been reluctant to use tax expenditures as a policy in Canada—for any sector, not specifically to

finance affordable housing. To overcome this resistance, a strong business and possibly constitutional case must be developed. In the face of constitutional concerns and the recent Social Union Framework Agreement, tax policy is one area that is clearly an area of federal jurisdiction.

Canadian municipalities already issue bonds to fund capital and infrastructure investment. Enhancing these bonds with a tax-exempt status would significantly benefit municipalities and assist them in leveraging affordable housing investment. The provinces could further enhance the attraction of such vehicles by similarly granting exemption from provincial taxes (as a number already do for Labour-Sponsored Investment Funds).

Affordable housing requires integrating a variety of tools and a full range of partners including private corporations, federal, provincial and municipal governments, non-profit and community groups. Housing can be made more affordable by reducing the cost of development and capital costs and through the provision of a shelter subsidy. Development costs can be reduced by bonusing, fee waivers, property tax breaks, the provision of land and through project facilitation. Enabling legislation and a GST/PST rebate can also help to lower total costs. Capital grants and foundation support can be a source of non-repayable capital, while tax reform and incentives can help support favourable financing. Income assistance including rent subsidies and allowances is an important tool to help to improve affordability for lower income households.

The Prairie Urban Congress is an excellent start in facilitating information and knowledge sharing on local strategies in the Prairie Region. It is integral to identify what can be done locally and to specifically identify where additional support and assistance is required. Very tangible examples can be used in advocacy efforts and to show what can be done—and together with a willingness to act at the local level, and partnerships with the private sector, a broader constituency of support can more effectively make the case to bring senior governments back to the table—or, more appropriately, under the roof.

HOUSING TRUST FUNDS: CHANNELLING LOCAL FINANCIAL SUPPORT FOR AFFORDABLE HOUSING

***David Scherlowski**, Canadian Mortgage and Housing Corporation*

In the U.S., housing trust funds (HTFs) are an important and steadily increasing model for the provision of affordable housing and associated services. Two recent studies published by Canada Mortgage and Housing Corporation examine the potential and applicability of HTFs in Canada and provide useful guidelines for housing advocates and others interested in creating a HTF in Canada: *Housing Trust Funds: Their Nature, Applicability and Potential in Canada* (2000) and *Guide to Creating Housing Trust Funds in Canada* (2000).

A housing trust fund is a locally-based organization that has secured a dedicated source of ongoing revenue which is committed to the production and preservation of housing affordable to lower-income households. HTFs generally rely on revenue that comes from permanent government sources established through legislation or ordinance. Examples of revenue sources include taxes on real estate transfers, development charges, municipal property taxes, proceeds from the sale of publicly-owned land, government appropriations, and contributions from community fundraising groups, private or philanthropic organizations. Most municipal HTFs rely on charges on development activity.

HTF and HTF-like Funds in Canada

- **Saskatoon's Social Housing Reserve (1987)**
- **Vancouver's Affordable Housing Fund (1993)**
- **Whistler's Reserve Fund for Employee Housing Service Charge (1991)**
- **Banff's Reserve Fund for Affordable Housing (1992)**
- **Winnipeg's Loan Funds for the Housing Opportunity Partnership (1997)**
- **Edmonton Housing Trust Fund (1999)**
- **Montreal Housing Trust Fund (under consideration)**
- **New Brunswick Affordable Housing Trust Fund (under consideration)**

HTFs have considerable potential in Canada for supporting affordable housing. The HTF model has not been widely used in this country, although there are several HTFs and HTF-like funds that have recently been established, or are being considered here based on the U.S. experience with these funds.

HTFs first appeared about 30 years ago in the U.S., but proliferated most rapidly in the last 15 years, spurred mainly by significant reductions in federal housing funding, and the increasing involvement of other public, private and third-sector participants in providing affordable housing. Over 140 HTFs have been established in the U.S. at the state, city and county level, and in total, more than $300 million has been raised annually for the production and preservation of low-cost housing.

HTFs provide ways of securing new locally-based money and engaging community-based organizations and resources. Most HTFs are operated by arms-length government organizations, although a few are run by entirely independent organizations or by a branch of a government agency or department. A key organizational feature of HTFs is an autonomous or semi-autonomous governing board, usually containing a mix of elected

officials and senior staff, along with broad community representation, which have authority to establish funding priorities and to decide or recommend on funding awards.

Other Housing Funds in Canada

- **Saskatoon Housing Initiative Partnership's Investment Fund**
- **Calgary Homeless Foundation Fund**
- **Toronto Capital Revolving Fund for Affordable Housing**
- **Montreal Investment Fund**
- **Cape Breton Labourers' Development Company Construction Fund**

Overall, HTFs have more flexibility than conventional programs to provide grants or loans in support of a range of innovative housing projects or activities. In the U.S., HTFs have supported pre-development costs associated with initial architectural, engineering, financial and other work; gap financing; emergency and bridge financing; high risk funding for unconventional solutions or untried ideas; and additional subsidies to address the needs of special groups and very low-income households.

3. PRAIRIE CITY PRESENTATIONS

HOUSING AND SOCIAL DEVELOPMENT: PERSPECTIVES FROM CALGARY

Significant Areas of Need

Calgary has been experiencing significant population and economic growth, and this growth is expected to continue at least for the next five years. The population has increased by 93,315 persons or 12.5% since 1995, mostly due to migration to the city. In each year between 1995 and 1999, 20,000 new jobs have been created.

Strong economic growth in Calgary has put significant pressure on the housing market and has seriously impacted the ability of low-income individuals and families to locate affordable housing options. Between 1996 and 1999, the number of owner-occupied units increased by 8,066. The total number of rental units declined by 804 over the same period. At present, there is only limited capital support from government for social housing and a lack of private sector incentives to increase the supply of affordable housing to rent or own. Municipalities require new and creative partnerships and approaches to ensure adequate housing for all citizens.

Housing Affordability

The average purchase price of a single family home in Calgary increased by $40,000 between 1996 and 1999. During the same period, average rent rose by approximately 25% and is now the highest of the prairie cities. In 1996, 38% of renters were spending more than 30% of their income on rent; 37% of renters had incomes below the Low Income Cut-Off (LICO) point. Since 1996, there have been very few new subsidized housing units added to Calgary's housing stock. There are currently 15,450 low-income housing units in Calgary and 1,800 individuals on waiting lists for subsidized housing.

Homelessness

Homelessness is a serious problem in Calgary. Since 1994, the homeless population in the city has almost tripled in number. The bi-annual homeless count recorded 1,296 homeless persons in May 2000. Of those, 1,124 were in shelters and 146 were on the street. Aboriginal persons accounted for 20% of the total number of homeless in 2000 and 35% of the homeless on the street. Over 50% of homeless persons were adults between 25 and 44 years of age; 21% were under the age of 24. The majority of homeless are men, although there are an increasing number of homeless women and families and a growing need for facilities to address their specific needs. Women accounted for 18% of the homeless population in May 2000.

Significant Solutions

The City is working together with other levels of government and the community to address the problems of homelessness, access to affordable housing and additional housing needs through the Calgary Homeless Foundation, the Private Landlord Rent Supplement Program and community-based initiatives which serve economically disadvantaged and dispossessed households. An example of such a program is the Patch Project.

- The mission of the Calgary Homeless Foundation is to find solutions to homelessness and to provide access to safe and affordable housing for the homeless in Calgary, with support from the City of Calgary, the United Way, the provincial government and the Calgary Chamber of Commerce. The

Foundation has a "bricks and mortar" focus and has provided funding to a combination of emergency shelter, transitional housing and longer term housing projects operated by front-line agencies to alleviate homelessness. Now in its third year, the Calgary Homeless Foundation has committed political leadership, collaborative working relationships with the community and community ownership, and stakeholders with diverse expertise. The Foundation has adopted a multi-level response to address homelessness issues and features contributions from former homeless persons and planning combined with action.

- In 1999, the Calgary Homeless Foundation established an Aboriginal Standing Committee on Housing and Homelessness to develop Aboriginal solutions for Aboriginal people who are homeless or near homeless. Targeted projects may include adult and youth transitional housing, family crisis housing and addictions treatment beds.

- There are over 50,000 rental housing units in Calgary and up to 25,000 units available each year, but some people need help to make housing options affordable. The Private Landlord Rent Supplement Program, a partnership between the private and public sectors, is designed to help overcome housing affordability barriers experienced by low-income individuals and families. Under the program, lower-income households pay 30% of their income towards the "market rent" and the province makes up the difference. Residents have more choice in housing and neighbourhood location, while landlords have a profit incentive to continually enhance the quality of the housing stock. More importantly, the supplement is immediate and can be adjusted to the household's income and needs.

- The Patch Project provides multi-level programming and direct grassroots support to families and children residing in low-income housing complexes in Calgary and is supported by Hull Child and Family Services, Calgary Housing Authority, City of Calgary and numerous community-based organizations. The Patch Project started in May 1998 as a pilot project in the Lawnview Apartments and offered site services to residents with a strong emphasis on nutrition and healthy life styles, education and recreation. Project outcomes are impressive and have contributed to housing and family stability. A second Patch Project has recently opened in the area of West Dover with the support of new partners, including Calhome Properties, and increased funding.

EDMONTON

Social housing needs, low-income housing needs and homelessness are significant and growing social issues in Edmonton. The City of Edmonton uses five indicators to identify these needs and these indicators have been increasing over the past five years:

- Significant "Homeless Count" totals;
- Rising market rents/low apartment vacancies;
- A significant/increasing number of households with incomes below the poverty line;
- Significant/growing demand for social housing; and,
- A large number of households that pay a substantial portion of their income on rent.

The three "Homeless Counts" conducted in 1999 and 2000 have shown that Edmonton has a relatively large homeless population. The most recent assessment in March 2000 produced a total count of 1,125 homeless persons, up from 836 in March 1999. In the last two counts, the total number of persons who self-reported to be "absolute homeless" (i.e., without permanent shelter) exceeded the number who identified themselves as being "sheltered homeless" (i.e., registered to stay in emergency shelters). While "Caucasian adults" are the largest class of homeless persons, persons observed to be "Aboriginal" and children and youth are over-represented compared to their proportion in Edmonton's overall population.

Indicators of Edmonton's tightening rental housing market and declining opportunities for lower-income households to meet their housing needs through market sources include:

- The average apartment vacancy rate, which exceeded 10% in 1995, declined to under 2% in 1999 and is forecast to reach only 2.5% in 2000;
- The total rental apartment unit supply has declined by over 540 units per year between 1994 and 1998;
- Average market rents increased by 10% from 1995 to 1999 and are forecast to increase by a further 6% in 2000;
- The (economic) rent required to break even on the capital and operating costs of newly constructed rental housing is currently estimated to be approximately $300 per month or 50% greater than the current $600 monthly market rent for a 900 square foot, two-bedroom apartment unit. This market-to-economic rent gap continues to discourage investment in new rental housing construction especially for low and moderate-income residents.
- In 1996, the number of low-income persons in Edmonton was just under 160,000 or 26% of the City's overall population. Comprising only 4% of Edmonton's overall population, over 60% of all Aboriginal persons in Edmonton had incomes below Statistics Canada "Low-Income Cut-Off" (LICO).
- Households in Edmonton paying 30% or more of their income on rent increased by over 2,600 from 1991 to 1995 and the majority of these additional households paid 50% or more of income on rent.
- Two of Edmonton's largest family social housing providers, the Capital Region Housing Corporation and Amisk Housing Association, currently have over 1,000 family households on waiting lists.
- The minimum wait period following an application for occupancy in an available unit managed by these Agencies now ranges from six months to two years.

Municipal Role

For the past 35 years, the Corporation of the City of Edmonton has supported and funded methods to meet low-income and special housing needs in Edmonton. Examples include the development and ownership of government-subsidized housing by the City in the 1960s, the acquisition and lease of land for the development of government-subsidized housing by the Province in the 1970s, and the development of housing by HomeED, the City of Edmonton Non-Profit Housing Corporation in the 1980s.

Recently, the City, through its Community Services Department, has played a leadership role in responding to homelessness and affordable housing needs in Edmonton. From November 1998 to May 1999, the City spearheaded the work of the interjurisdictional Edmonton Homelessness Task Force, which culminated in the final *Call to Action* Task Force Report. Since then, the City has supported the local planning and implementation of both the Federal Homelessness Funding Initiative (December 1999), including support of the preparation of a community plan to outline and priorize local strategies to prevent and reduce homelessness. In addition, the City is supporting local delivery of the federal Infrastructure Program (introduced with the February 2000 Federal Budget announcement) which, for the first time, enables "affordable housing" to be an eligible Program expense.

Currently, the City of Edmonton's six major low-income and special needs housing roles are:

1. Policy and planning services, including the development of a *Low Income and Special Needs Housing Strategy*, support for the periodic housing need assessments of the Interjurisdictional Edmonton Joint Planning Committee on Housing, and work with other municipalities through the Federation of Canadian Municipalities and the Alberta Urban Municipalities Association to encourage greater supports from all levels of government to meet these needs;
2. Supporting the preservation and upgrading of the existing low-income housing supply through RRAP and the City's Safe Housing Committee;
3. The provision of capital and operating funding for prior social housing unit commitments;
4. Encouraging the growth in the supply of housing to meet priority low-income and special housing needs through Council's Low-Income Housing Capital Assistance Program"and through supports to the Edmonton Housing Trust Fund;
5. Improving general housing conditions among low-income households, including supports to the Edmonton Landlord and Tenant Advisory Board; and,
6. Increasing community capacity to identify and meet housing/homeless needs through organizational operating grants and community worker staff supports.

One particularly effective City involvement in recent years has been its involvement in the Edmonton "Safe Housing Committee." Formed in 1992, the Safe Housing Committee undertakes a proactive, co-ordinated program of housing inspection and enforcement, bringing together inspectors from various disciplines to upgrade substandard housing to minimum standards of health and safety. Recent court judgements in favour of the Committee's decisions have increased awareness of the City's standards and property owners are now beginning to voluntarily apply the standards.

Housing Colloquium

In June 1999, Edmonton City Council directed the Administration to complete a corporate strategic initiative to define the City's role in housing as part of a larger City mandate and roles review. In December 1999, the City of Edmonton conducted its first public consultation leading to a draft *Low-Income and Special Needs Housing*

Strategy to define the City's role in this regard over the next decade. The purpose of the Low-Income and Special Needs Housing Colloquium was to identify issues the City should consider in preparing the *Strategy*. The Colloquium brought together over 60 representatives from governments, the private sector, non-profit organizations, housing providers, Aboriginal groups, and tenants. Participants agreed that the *Strategy* should be targeted to persons and households whose income is not sufficient to pay for market rents and to those households who need support programs not ordinarily provided in the traditional housing market.

Based on the priority issues identified, key recommendations made during the Colloquium for the City's future roles included to:

- Involve all stakeholders in a continuing process to plan for and deliver social/affordable housing to persons in need;
- Reduce the cost of housing construction by using publicly-owned land;
- Involve other levels of government and financial institutions in implementing new financing tools for social/affordable housing developments;
- Review the impact of the land use and development appeal systems on the production of affordable housing;
- Develop a communication strategy to address discrimination and NIMBY issues; and,
- Use the City's web site as a central clearinghouse for information on social/affordable housing.

More recently, the City has formed an Interdepartmental Steering Committee to guide the drafting of the Corporate Strategy.

City - Community Partnerships

Several City-community partnership initiatives have been developed to respond to low-income and special needs housing in Edmonton. Significant progress has been made and many obstacles overcome. However, increased resources and support from senior levels of government are required if sustainable results are to be achieved.

The Edmonton Coalition on Homelessness (ECOH) was formed in 1986 by a wide range of community agencies out of common concern with the problems of homelessness. In the past two years, the focus has shifted from homelessness to the relationship between homelessness and the shortage of affordable housing and, in particular, the needs of low-income households to access that housing. Decent, affordable housing is a significant barrier affecting other changes in the lives of individuals and families. ECOH's mandate continues to be to increase awareness of homelessness and related affordable housing needs and to develop solutions. ECOH supports the periodic "Homeless Counts" and the Edmonton Joint Planning Committee on Housing (EJPCOH), and was a leader in the formation of the Edmonton Housing Trust Fund in 1999.

The Edmonton Joint Planning Committee on Housing is an interjurisdictional housing planning group that was formed in 1991 with representation from the three levels of government, the private sector and community agencies. Its purpose was to increase awareness of low-income and special housing priority needs and to make recommendations on housing project proposals and other partnership initiatives to meet identified priority needs. The Committee is currently reviewing its mandate and membership with a goal to increase its representation of several stakeholder groups, such as Aboriginal community representatives, and to increase its decision-making capabilities.

Partnerships are key in helping to address the significant housing challenges faced by the large proportion of Edmontonians in housing need who are of Aboriginal ancenstry. The urban Aboriginal population is growing rapidly across prairie cities and their numbers are over-represented among the homeless population. In Edmonton, the whole community is learning how to be inclusive and respectful of Aboriginal persons in responding to homelessness and affordable housing needs. This includes the involvement of Aboriginal persons in key groups such as the EJPCOH and the ECOH, and the organization of information-sharing sessions (an Aboriginal Housing Forum and a Think Tank on Aboriginal Homelessness and Housing, both held in March 2000) to respond to the unique housing-oriented challenges and opportunities of Aboriginal persons in Edmonton.

Recently, the City of Edmonton in partnership with the community formed the Edmonton Housing Trust Fund (EHTF) and the Central Edmonton Community Land Trust (CECLT) to help low and moderate income households in Edmonton find affordable housing. The CECLT has already purchased and renovated 20 older existing houses in the inner city for ownership by lower income households. The CECLT holds the land in perpetuity, which is then leased to potential homeowners. These homeowners can realise any profit from future purchases and sales of the building only.

REGINA

There is a growing need to address housing problems in Regina on both the supply and demand side. Actions must be taken to reduce input and operational costs. As well, employment income, income support payments and housing subsidies provided to low-income families or to landlords must increase.

An estimated 15,500 families have insufficient income to support market rents or mortgages. The highest percentage of poor households are lone parent families, non-elderly men and women, unattached individuals, and young children and youths in families. Over 60% of Aboriginal persons in Regina are living below the poverty line, compared to 44% of recent immigrants and close to 30% of persons with disabilities and visible minorities.

In Regina's inner city, there is an increasing concentration of poverty, a growing number of vacant lots due to rising demolition costs, a lack of housing investment and no new affordable housing development. Property in some neighbourhoods is more than 60% below replacement costs. Between 1991 and 1999, 240 houses were demolished and 404 constructed (mostly condominiums). The number of vacant lots has also increased by 114 over the same period despite tax rebate programs to encourage inner city building.

In Regina, as in other prairie cities, housing costs are increasing while real incomes are decreasing. In the last five years, the price of new housing has risen 2%, resale housing by 19%. In 1999, the majority of new housing starts were one or two family dwellings, while there were no multi-attached dwellings and only nine apartment buildings. Rental vacancy rates are around 1.4% and rents have also increased over the last three years. All new apartment developments are condominiums. However, the conversion of affordable rental stock to condo has slowed down over the last ten years.

Related to this is the condition of the housing stock which is aging and deteriorating. Currently, the city is demolishing 50 to 75 homes per year and this number is expected to increase. According to 1991 census data, 4,300 homes were in need of major repairs based on self-identification. By 1996, the number almost doubled to 8,515. The number and value of RRAP grants has been declining over the last five years and is now comparable to figures from two decades ago. The challenge remains to replace the housing stock as an increasing number of homes are being demolished. This has the greatest impact on low-income families whose choices are often limited to the oldest and least stable housing.

There is a major policy vacuum which was created by the 1994 withdrawal of CMHC. The Province of Saskatchewan has begun to take a greater leadership role in housing, but there is nothing yet that is comprehensive and proactive.

Enhancing Housing in Regina

In February 2000, the Mayor's Advisory Committee on Housing was announced, with a mandate to enhance housing in Regina in five key areas—downtown housing, student housing, suburban housing, inner city and social housing—and to assist in establishing a healthy housing market which facilitates the full spectrum of housing needs within the community. Issue papers were prepared earlier this spring on each of the five key areas and widely distributed for community input and discussion. The Advisory Committee released its final report, *The Future of Housing in Regina—Laying the Groundwork*, in July 2000.

The final report includes general recommendations for the city as a whole as well as specific recommendations in each of the five areas of study which will help support a stronger housing facilitation role for the City of

Regina. A suggested time frame (immediate, medium-term or long-term) is also identified for each recommendation. Major recommendations include:

- Establishing a working committee of council, the Regina Housing Commission, to act as a catalyst to advance housing opportunities in Regina;
- Establishing a permanent, full-time Housing Facilitator position to facilitate partnerships, work with City staff and serve as a resource person to the Regina Housing Commission;
- Creating a housing reserve fund in the 2001 City budget;
- Encouraging the Saskatchewan Housing Corporation to make single-detached houses eligible for the Rental Residential Rehabilitation Assistance Program (RRAP);
- Investigating the development of a new 350-unit on-campus student housing complex in connection with the new Knowledge Corridor to meet student housing needs;
- Establishing a special short-term City of Regina incentive program to encourage downtown residential development and a related incentive program for the development of residential parking in the downtown;
- Examining new and creative methods of delivering social housing; and,
- Reviewing zoning regulations for possible amendments to encourage innovative high density suburban development and a range of house forms.

The City of Regina and the Province of Saskatchewan are partners in the Neighbourhood Home Ownership Program (NHOP) which provides grants and loans to low-income families to purchase low-cost housing in inner city and core area neighbourhoods. The City provides 5% of capital costs and has budgeted for 45 units per year. The provincial government also supports the Homes Now Program which purchases, renovates and converts apartment blocks for social and low-income housing in the city of Regina.

SASKATOON

The City of Saskatoon has been experiencing a steady increase in population and economic growth which is causing a boom in housing construction and development. However, the need for good quality, affordable housing to meet the needs of low and moderate income households is also growing.

Important issues for Saskatoon include rising poverty, an aging housing stock, very low rental vacancy rates, high rental increases and housing affordability. Based on available 1998 data, 57.3% of families had an annual income less than $30,000. Single-parent families made up 11% of families.

Over a third of all dwellings in 1998 were multiple unit. There were 333 new rental units built in 1999 but the need for affordable rental accommodation is still growing. Average gross rent in 1998 was $484. In 1999, the City's rental vacancy rate was only 0.7%.

More than half of all housing is owner-occupied. Based on 1997 real estate sales figures, the average value of a single-family dwelling was $92,485. Approximately 4,850 homeowners had major payments that were 30% or more of household income. In 1998, based on homeowner reports, 4,130 dwellings required major repairs and 16,700 dwelling required minor repairs; 11.9% of dwellings were built prior to 1946 while 16.8% were built between 1946 and 1960.

Supporting Families and Community Capacity

Action on housing issues continues to increase, partly as a result of the focus by the City of Saskatoon on increasing the capacity of the community to address the need for affordable housing.

The City of Saskatoon's Social Housing Action Committee (SHAC) has been actively involved since 1989 in bringing together community stakeholders to address housing needs. In 1996, the City of Saskatoon funded a Housing Facilitator to work with SHAC to promote long-term affordable housing developments to facilitate partnerships and information-sharing on housing ideas and models. The position became a permanent part of the Administration in 1998, working with the City Planning Branch of the Community Services Department.

The Affordable Housing Strategic Plan, developed by SHAC and the Facilitator and adopted by Council in August 1996, includes several key components to build capacity in the community, such as education and promoting awareness about housing issues, advocacy, and encouraging new partnerships and new ways of working together.

An important priority for the City is the Saskatoon Housing Initiatives Partnership (SHIP). SHIP, a coalition of City, community, business and financial institutions, is actively working on the establishment of a housing investment fund which will be used to finance housing initiatives, primarily small cooperative housing projects, for "working poor" households in inner city neighbourhoods. It is hoped that the fund will eventually be supported by a proposed tax credit from the provincial government. In addition to the fund, SHIP is helping to develop a mortgage lending consortium, whereby banks can share the risk and costs of lending to affordable housing. This pool will also be supported by an extensive range of "technical assistance" programs provided by SHIP—support and expertise to both lenders and borrowers to help ensure that projects remain viable and sustainable in the long run.

Within Saskatoon's core area, the Quint Development Corporation is using a community economic development (CED) approach to improve the social and economic well-being of neighbourhoods and to revitalize the

community. Community members have identified improved and affordable housing as one of their highest priorities. Quint's Affordable Housing Program is designed to create affordable housing alternatives including housing co-ops which will lead to healthier, stable communities, with renewed pride and commitment among residents to their communities. As well, the program aims to help low-income families build equity, and to create employment and training opportunities for community residents through the restoration and improvement of the housing stock.

In the past two years, Quint, in partnership with the community and government, has worked to facilitate the purchase and renovation of homes for 50 families and the establishment of three housing co-ops. Local professionals and financial institutions play an important part in the success of the program. The City of Saskatoon provides a grant of 5% towards the total cost of the program, including equity, renovations and support. Under the Neighbourhood Home Ownership Program, the Saskatchewan Housing Corporation (SHC) provides forgivable equity loans of 25% of the house's assessed post-renovation value (maximum $55,000). In addition, the SHC and the City jointly provide each home with a $900 renovation grant and the Province has established a $2,000 emergency repair fund. Families who have low incomes or who receive social assistance are eligible to participate in the program (the program is being revised in late 2000).

In terms of social (public, rent geared to income) housing, the Province introduced the Homes Now Program in 1999 and 52 units of existing multi-unit rental have since been acquired for the expansion of the social housing stock in Saskatoon to meet these housing needs. The Province has also purchased 219 units of former Limited Dividend housing and is managing it as affordable market housing through the Saskatoon Housing Authority.

Families in need of good quality, affordable housing are also the focus of the Affordable New Home Development Foundation, an innovative new non-profit organization formed in the fall of 1999, in partnership with community groups, the City of Saskatoon and the Saskatoon Home Builders' Association. This program is attracting substantial attention from cities all over Canada.

The Foundation supports the development of affordable new homes for lower income families who are first-time home buyers and provides ownership supports such as education and financial counseling and longer term financial planning. The purchase price of new houses is limited to $90,000 or less and all are constructed, with input from future purchasers, by members of the New Home Warranty Program of Saskatchewan which provides full warranty coverage for each new home for five years. In 2000, the Foundation's goal is to help 100 families become the proud owners of high-quality, modest, affordable new homes across the city. A demonstration project of 10 housing units (6 ownership and 4 rental) were completed on Borden Crescent in 1999.

The City's housing activities are funded by the Affordable Housing Reserve, formerly known as the Social Housing Reserve. This reserve is unique in Canada in that it receives on-going funding from a dedicated source and is therefore much like a Housing Trust. Funds for the reserve are generated from a portion of the revenues from the sale of City owned lands and have averaged about $160,000 per year. This is not a levy on top of the sale price of land, but is a redirection of the "profits" from land sales - the difference between the original cost of purchase and servicing and the market sale price. The City of Saskatoon is the only city in Canada that has maintained and expanded its role as a land bank. Approximately $7.2 million has gone into the reserve since 1987, including a one-time initial contribution of about $5.2 million, and about $6.4 million has been spent on housing activities since then, resulting in a total of 1,328 housing units, including social (public) housing, private sector market affordable housing, and new homeowner co-operatives.

The Reserve was initially set up to provide a 5% municipal contribution to federal and provincially funded social housing projects. With the withdrawal of new funding for social housing in 1993, the Reserve has been adapted

to address local housing activity in new and innovative ways. Funds are primarily intended for capital costs—defined as 5% of total project costs - and is given as a lump sum at the initiation of the project to provide cash flow to the developing agency. The Reserve has also supported other activities related to building the capacity of the community to meet housing needs, including providing the initial funding to establish the Housing Facilitator position, funding to help the Planning and Building Department establish a Social Housing Database, and purchase of land for demonstration projects.

The Reserve is administered by City Staff, but recommendations for project funding are provided by the City's Social Housing Advisory Committee (SHAC).

Advocacy

Maintaining a position dedicated to housing policy issues allows the City to remain actively engaged, not only in local issues, but to connect with the evolving regulatory and policy environment that affects the ability of communities to meet housing needs. This includes liaison with the Canadian Housing and Renewal Association (the Housing Facilitator is currently a member of the Board), as well as the Federation of Canadian Municipalities and their evolving leadership on housing issues. The position also allows the City to more meaningfully work with the provincial government on housing and urban development concerns, particularly as it provides an interface between the provincial housing department and other sectors of the community that have not traditionally been involved in housing.

The City continues to participate in the Saskatchewan Inter-Municipal Housing Network (SIM) which brings together community, municipal and provincial stakeholders every three months to discuss issues of common interest.

The City is also a partner in the Community University Institute for Social Research (CUISR) which is being led by the University of Saskatchewan. The CUISR will provide objective expertise and assist both the development and analysis of data and indicators related to housing conditions, as well as overall quality of life.

Members of the community have also created the Rental Rights Group to cooperatively improve housing conditions and the community. The group promotes better communication between landlords and tenants and provides information to them about their rights and responsibilities. The group also advocates on behalf of tenants at the Provincial Office of the Rentalsman, a quasi-judicial mediation board intended to deal with disputes between landlords and tenants. While a good concept, the Rentalsman process does not adequately address the inequities between landlords and tenants - for example, most tenants do not have a strong understanding of their rights and responsibilities whereas landlords (or their lawyers) do - and tend to use that knowledge to their advantage.

The City is also actively engaged in policies and programs aimed at improving the quality of housing in the community. The Occupancy and Property Maintenance Bylaw was adopted by Council in 1996 and is enforced by the Fire and Protective Services Department in partnership with Public Health officials.

WINNIPEG

Background

Winnipeg defines itself as a city of neighbourhoods, each with its own diverse ethnic and cultural identity, neighbourhood main streets, community facilities, neighbourhood schools and community associations. Next to Montreal, we have one of the largest supplies of older, residential housing stock, most of which is contained within the former metropolitan area. Many of these homes were built prior to 1920 to support population growth driven by the industry and commerce linked to our extensive railway network and distribution centres. The lure of suburban development (both residential and industrial) in the late 50s and early 60s resulted in a shift in settlement patterns away from the city centre. Some neighbourhoods have remained intact and continue to maintain a healthy mix of housing types and incomes while others have experienced significant decline.

Winnipeg's growth has been slow compared to other large urban centres, with a cumulative growth of approximately 16% over the last 25 years. The number of new housing starts last year was 1204, virtually all of which occurred outside the central area. The median resale value of a residential home in Winnipeg has increased to $91,094 in 1999. Our rental market vacancy rate is 3% with average market rents at $456 for a one-bedroom apartment and $677 for a three-bedroom apartment. For the majority of citizens, Winnipeg is one of the most affordable cities in which to own or rent a home. Our housing industry has been innovative and able to keep housing costs at a level where individuals and families with moderate incomes can afford to participate in the market. Those at the low end of the income spectrum, however, are experiencing a much different reality.

Poverty within our city increased by 7% over the 1996 to 1999 period and now 28% or 68,815 of our city's households fall below the poverty line. The ability to own or rent a house in the neighbourhood of choice has eluded many of our low-income households and ultimately has resulted in the concentration of the city's welfare dependent and working poor within our central neighbourhoods. It is here where a single person living on social assistance can rent a room in a converted house within the provincial shelter allowance of $286/month and a family of four can find a three-bedroom suite for under $500, including utilities.

The condition of housing stock within these neighbourhoods has deteriorated significantly and is reflected in increasing enforcement activity, voluntary and involuntary closures and demolitions, and record numbers of properties falling into tax arrears leading to tax sales. Vacancy rates within the inner city rental market are estimated at 5.1% and some would argue that this is very conservative. Over the last decade there has been a 47% decline in the average market value within our central neighbourhoods as the average sale price fell from $44,009 to $23,383. The 1996 Census identifies 6,100 dwelling units in need of major repair. The cost of repairs for many of these homes has been estimated in the $25,000 to $35,000 range.

Winnipeg's Role in Inner-City Revitalization - A Historical Overview

Winnipeg has a long-standing history of capital spending in the inner city, successfully leveraging funding from the senior levels of government for delivery of programs for housing and improvement of neighbourhood infrastructure. Between 1973 and 1986, Winnipeg delivered 5-year capital renewal programs to Winnipeg's oldest communities including the administration of the Residential Rehabilitation Assistance Program. During this time frame, 5000 homeowner units and 3100 rental units were rehabilitated at a value of $63 million dollars and approximately $46 million was directed to capital improvement projects (roads, sidewalks, parks, community and social amenities) within targeted neighbourhoods.

The shortage of good quality affordable housing for low to moderate-income households in the early 80s led to large-scale public housing construction, filling a critical need when vacancy rates had hit an all-time low, and

some of our most marginalized citizens were living on the streets. Winnipeg worked closely with the Province of Manitoba in housing renewal through land exchanges and established the Winnipeg Housing Rehabilitation Corporation to accelerate the development of critically needed affordable housing. Winnipeg's first Aboriginal non-profit housing corporation, Kinew Housing, was established during this period and today manages over 600 family units for status and non-status peoples.

Skyrocketing interest rates in the mid-80s and the fall in property values resulted in financial disaster for many homeowners and landlords. Existing stock began to fall into disrepair and bank foreclosures were common, particularly within economically depressed neighbourhoods. This was a period in which an increasing number of homes were sold and converted to multi-unit tenancies without regard to existing land use regulations.

In 1985, a $96 million tripartite Core Area Initiative agreement provided a necessary infusion of capital funding to our inner city and generated innovative housing initiatives to address the quality and supply of affordable housing options and stimulate new housing investment opportunity. The city's contribution of $9 million generated $69 million in housing activity, including property owner contributions and Federal/Provincial non-profit financing. Partnerships with the two governments enabled implementation of an enhanced RRAP program, expansion of non-profit housing capacity, provision of grants for new homeowner investment, and the implementation of an innovative residential upgrading and maintenance program which engaged both tenants and landlords in repair strategies. Over a 5-year span, 6000 residential units were repaired, 166 new housing units were constructed, 48 units were renovated or converted to residential housing and 805 new home owners purchased housing in the targeted neighbourhoods. Core II continued to provide funding stimulus for new infill, non-profit co-operative development and enhancement of targeted housing rehabilitation.

Withdrawal of federal funding for non-profit housing in 1993 and the reduction of provincial spending in any significant housing renewal activity over the previous eight years has resulted in further erosion of neighbourhood stability, as housing stock has continued to decline. Changes to the RRAP program in 1986 shifted delivery away from targeted neighbourhoods to a citywide program to address individuals and families in core need. By spreading the program across the city, we were unable to utilize the program as part of a neighbourhood renewal strategy. Increasingly, orders to repair, health placards, monitoring of vacant boarded buildings and demolitions due to unsafe conditions are taxing the resources of city staff to maintain a reasonable level of health and safety. Most recently, an escalation in arson activity has resulted in the formation of an Arson Task Force and a special city and provincial unit to address the problems. Homeowners who have made a long-term investment are becoming increasingly discouraged as surrounding properties fall into disrepair and the investment value of their homes depreciates. Waiting lists for good quality, affordable social housing in healthy neighbourhoods are growing, as more people seek alternatives to low-end, poor quality housing in distressed neighbourhoods.

It is important to know what Winnipeg has done in the area of housing to better understand what we need to do to create more sustainable solutions to inner-city decline. Past practice tells us that revitalization cannot be driven solely by government programs, nor can we rely entirely on the private market to ensure the availability of quality affordable housing opportunities within neighbourhoods of choice. It will take the support and participation of all levels of governments, the housing industry and, more importantly, the communities themselves working together to find appropriate housing solutions.

City of Winnipeg Housing Policy

With the election of a new mayor in the fall of 1998, City Council identified housing and support to older neighbourhoods as one of its five priorities. A forum hosted by the mayor in June of 1999 brought together a broad spectrum of community interests to discuss how the city could improve its housing support systems, help arrest decline, and support community capacity building in neighbourhood housing development. Adoption of a draft housing policy on November 17th, 1999 represents the first step towards developing community leadership in local housing development and community building.

The policy sets out three goals:

- To bring new life back to older neighbourhoods through locally planned, community supported housing renewal initiatives;
- To support housing renewal strategies that integrate economic and structural change to improve the quality of life for local residents while building neighbourhood stability; and,
- To create and provide tools to enable communities to implement renewal efforts and to support, wherever possible, locally developed products, businesses, and initiatives.

An implementation framework targets support to designated neighbourhoods (Housing Improvement Zones) and establishes an interdepartmental team to examine improvement of systems and regulatory processes and support communities in the development of neighbourhood housing plans and action strategies. A Housing Investment Reserve Fund totaling $7 million with an initial contribution of $2 million in the first year was established by the city to assist in the development of neighbourhood housing plans, to offer grants to offset municipal costs and pre-development costs, and provide funding assistance for emergency repairs.

Winnipeg Housing Initiative

Building upon past collaborations and in response to the need for a unified, coordinated approach to neighbourhood housing renewal, a joint office, or "single window secretariat", was announced by the three levels of government in May 2000. This initiative is intended to bring together the three levels of government to leverage funding resources necessary to support neighbourhood housing renewal and redevelopment. Funding resources totaling $21 million will be available over the next five years through the provincial Neighbourhoods Alive Program, RRAP, City programs, and the federal government's Supporting Community Partnerships Initiative (SCPI).

Community Leadership

Leadership is being demonstrated at the local community level and has been able to forge critical partnerships with lending institutions, the real estate industry, housing developers, foundations and educational institutions.

Assiniboine Credit Union and the Royal Bank are working alongside communities to pre-qualify local low to moderate-income residents for mortgage financing. Both have committed to providing credit counseling and budget management training to assist families in the transition from tenant to homeowner. Non-profit organizations engaged in housing rehabilitation in high-risk neighbourhoods are financing renovation costs in part with mortgage financing based upon post-renovation property appraisal.

The Winnipeg Real Estate Board has initiated the Housing Opportunities Project (HOP), providing a sustainable fund to renew and sell affordable homes for pre-qualified first time home owners ($45,000 - $60,000 price range). By focusing on a single street in the city's west end, HOP has worked closely with residents on the

street to implement their initiative. Seventeen homes have been renovated and sold, providing a stimulus for existing homeowners to invest in property repair and renovation. Profits on sales and interest on realtor fees are held in trust to support new renovation projects.

Lion's Housing Corporation of Winnipeg, a major non-profit developer and manager of seniors and family housing experiencing the effects of housing deterioration on the doorstep of their anchor seniors towers, committed to the purchase and conversion of multi-family and rooming houses back to single-family homes for resale. Lions' target of 50 homes in five years in the West Broadway Neighbourhood has involved partnering in construction training and education programs with students from two vocational high schools.

Innovative financing through the Rental RRAP program, complementary funding from the Province, and bridge financing from the Sill Foundation have allowed the North End Housing Project to renovate ten homes on a street in one of our north end neighbourhoods and match families from the neighbourhood to the homes, offering a rent-to-own option on the properties. North End Housing's commitment to community economic development has helped to develop skills of local unemployed residents in construction and project management through their Just Housing Project. A full crew of locally trained residents is beginning to take greater responsibility for renovation of housing for local families.

Housing interest groups in the Spence neighbourhood have formed a coalition with the Winnipeg Housing Rehabilitation Corporation to co-ordinate the purchase, renovation and conversion of over a dozen rental/rooming houses to single-family homes for resale. Other partners include CMHC, the Royal Bank, and the City of Winnipeg.

Qualico, one of Winnipeg's largest land developers, has acquired and is custom renovating former military housing units in the Jameswood neighbourhood for the resale market. The project has offered affordable housing to first-time home buyers, retired couples and small families and has helped to renew this older neighbourhood through the recycling of existing lands and buildings.

Concerned about the rising costs and deteriorating quality of housing for students and keen to participate in revitalizing surrounding neighbourhoods, the University of Winnipeg has initiated the development of student housing. Four older existing homes were purchased in April 2000, completely renovated with assistance under RRAP and now provide accommodations for 32 students. Additional development, which could include renovation of existing single-family homes or apartments or construction of new infill units, is being considered. Any development undertaken will be in keeping with the scale and nature of existing housing in the neighbourhoods and will proceed only after extensive consultation with surrounding neighbourhood groups.

Capacity Building in the West Broadway Neighbourhood

Rebuilding a neighbourhood from the assets within has been a commitment of the West Broadway Development Corporation since its incorporation in 1997. Established as the legal arm of the West Broadway Alliance (representing 50 community organizations, institutions, service providers, resident groups and elected officials), the WBDC has been able to maximize partnerships and leverage public and private funding to secure programs and develop initiatives which are responsive and support building local community capacity. The Corporation has successfully developed its own education and training centre, linking residents to employment; developed Art City, providing drop-in art programs of local artists for children and youth; supported ongoing development of community/market gardens; partnered with local businesses to create a heritage walking tour; supported a locally developed landlord/tenant cooperation initiative; developed a neighbourhood skills bank to link unemployed people to local job opportunities; and is working with housing developers, both private and non-profit, to establish partnerships in housing renewal to meet the needs of local residents. Planning with residents rather than for them has resulted in greater understanding of housing needs and has enabled the

Corporation to set policies and effectively negotiate housing options for local residents. Presently, the Corporation is developing a community land trust, with the objective of ensuring local control and ownership of good quality housing types and tenure.

4. WORKING GROUP SESSIONS

The prairie urban centres need tools, powers and support to address community development and affordable housing needs in the region in the short and long term. There are three over-arching priority issues that have been identified by PUC 2000 delegates that require action: funding and financing solutions, defining clear responsibilities and relationships, and community capacity building. In small working groups, delegates discussed the significance of these issues to their city, organization and to the Prairie Region; current approaches and initiatives related to each issue; actions, tools or powers to increase our capacity to address these issues; and recommended directions and actions for the three levels of government, community groups and other organizations.

FUNDING AND FINANCING SOLUTIONS

The following outlines funding and financing issues expressed by Prairie Urban Congress participants during the first working group session. Comments and ideas have been synthesized and categorized according to topic areas.

Capacity Needed to Address Issues

Since 1993, the key issue for those delivering social and affordable housing has been the lack of available funding due to federal and provincial government cut-backs. As a result, many cities have been working with the private and non-profit sector and other levels of government in an attempt to restore or replace existing programs and to develop new initiatives to address housing needs.

> **Affordable housing funding and financing solutions are a major issue.**

The main priority now is to find the funding or to establish financing mechanisms that will give communities the means to build homeless shelters and provide affordable housing by building new homes or rehabilitating existing ones.

Ideas to Strengthen the Role of Non-Profits

Studies show that non-profit housing is less costly to operate than for-profit housing. The private sector can be highly effective in providing affordable housing for the working poor, but non-profits can handle special needs and very low-income groups.

Currently, financing is often the only way to get housing built considering that available grants do not provide sufficient funds. Any funding or grants obtained by non-profits are usually used to leverage financing for housing. However, the non-profit sector often lacks the equity needed to obtain capital financing for housing projects. Risk is the largest problem with securing financing for certain projects. We need to find creative financing through partnerships. In terms of risk innovation and protection on financing, the 30-year fixed term mortgage would be a way to get other parties involved and minimize the risk; in this way, bankers would still see a return on their dollar. Governments could assist by helping to diminish the risk on the principle. Ultimately, all parties can accept a low return on investment because they have invested in improving the community. Another solution is to recognize the value of human equity in the same way that financial equity is valued (new ideas, physical labour, etc). More support is needed for organizations like Habitat for Humanity.

In the past, co-operatives have worked by getting people to help each other out and exchange work. The province could assist co-operatives by providing forgivable loans. For example, a loan could be forgiven if a co-op could leverage 30% equity. Provincial funding that used to go into housing could be replaced with this type of financing.

Housing trust funds should also be considered. All investors could put a lump sum of money into a trust, but they would have to accept that they would not likely see a return on investment for at least ten years.

New Roles for Government

New criteria have to be developed to determine which projects are funded in order to ensure an equal opportunity for all those who apply. This is particularly important for those multi-partnership projects that are becoming more common today and are applying for funding from all three levels of government and perhaps from other private and non-profit organizations.

Municipalities should tap into the federal government Infrastructure Program to obtain some funding for housing. The first step is to make the federal government realize that housing is essential. However, it will be up to the cities to define the need by being pro-active and taking housing issues seriously. Municipalities could also provide new funding to housing projects by giving tax breaks and providing city land; some cities see tax relief as an important means to fostering housing development. Since cities control most of the regulatory and planning process, they need to look at how they can do business better (waive tipping fees, in-kind contributions, etc.); this would also include the need to address inflexible zoning regulations.

Programs should be more flexible and respond to identified needs. Needs should be determined before governments act and the public should be involved with "identifying" needs. We need to examine how risk could be shared for housing finance (CMHC, financial institutions, community groups, etc.).

In Saskatoon, it is possible to provide affordable housing for families with incomes of $24,000 to $40,000; below $24,000 there are problems. In the past, government subsidies or grants have been available but new sources of funding are required to accommodate these very low-income people. Programs must be targeted to address those in greatest need.

In Edmonton, RRAP money and private financing are used to upgrade housing by partnering with community-oriented credit unions. New homes are added to alleviate the housing problem, but current funding levels and mechanisms mean that this approach is a constant struggle and does not result in significant numbers of units.

Land Banking

The City of Saskatoon has agreed to hold properties for social development purposes even though the land may not be developed for years. The City always buys the land ahead of time because they know it will be used down the road.

Calgary is trying to establish a real estate transfer tax (trust fund). It is hoped that this will serve as a land bank and a means to acquire land for housing through partnerships. Alberta already has the legislative power to designate land for a specific civic purpose.

Including the Private Sector

Private home builders are not charitable organizations. They will not put money into new or old housing unless the risk is underwritten and the same applies to banks. Before the private sector invests in any non-profit housing project, they need to know that the supporting organization has secure funding. One possibility is to use "peer pressure lending" as a way to get all parties committed to paying their share of the mortgage. Banks will then not be so concerned with the risk associated with long-term financing. Fundraising from charities is not enough. There has to be a much broader partnership - including government - because poverty (the common element for households involved) is an issue that requires local, regional and national government involvement.

Providing poor families in the inner city with home ownership will not solve the housing problem because most cannot afford the ongoing operating costs involved. Banks are reluctant to provide mortgages because, after public subsidies expire, there is a high risk of default. Banks will not accept that single parents receiving child support payments or people on social assistance are capable of the kind of income required to qualify for a loan. Problems also stem from the type of employment. For example, a waitress of ten years— considered semi-skilled labour by the bank—is not considered to have a stable income.

From a Winnipeg builder's perspective, there is an unlimited amount of money available in the private sector if return on investment issues is addressed. We have to better understand the needs of the private sector. There has to be a way to reduce the levies and service costs which make up 20% of the total cost in the production of housing. The Saskatoon Builders' Association wants to be involved in the process to find mechanisms that go beyond simply building physical structures. They feel strongly that there is a need to reduce the level of regulation. Investors will not come to the table if government regulates them too much. The private sector can build affordable houses but they need better support mechanisms. Reducing the land component is another way to reduce the cost of housing and foster new construction.

Housing rehabilitation should only be considered for housing with a 20 to 30 year life span remaining. If the economic life is less than this, it is more effective to put the same amount of money into new houses that have a 60 to 70 year life span.

At the community level, it may be possible to create rental pools of 100 or more units owned by individual investors who share costs and income as a group. If managed as a group, the risk is minimized and it is also easier to obtain underwriting.

Innovative solutions are needed that involve financial institutions and the private sector - including landlords - and that reduce the risk in investing in housing and neighbourhoods.

DIRECTIONS FOR TAKING ACTION

Flowing out of the group discussions on funding and financial solutions were a number of suggestions and recommendations. They have been organized under appropriate headings.

The Future Federal Role in Housing

We need to address the fact that access to decent, affordable housing is a right for all Canadians. Firmer legislation is needed at all levels of government to ensure that every Canadian has access to clean, safe and affordable housing regardless of income level. It must be accepted that there cannot be any return on many of these types of investments. The returns are indirect in the form of reduced health care costs, improved education levels, and other positive social and economic effects.

Support is needed at the local level first but, ultimately, the federal government has to return to the housing field in order to help offset the difference between what people can afford in the non-profit and for-profit sectors.

The federal government must build more flexibility into future programs. There must be more open dialogue with the federal government to ensure that future programs are better designed to meet housing needs. There are still too many contradictions between upper and lower levels of government. More co-operation and better co-ordination at the inter-governmental level are required.

The federal response to homelessness is a good example. It is a good continuum of different programs and initiatives but they are not well integrated. The many sources of funding and the various initiatives by different government departments and levels of government have to be better integrated to ensure effective and efficient delivery.

CMHC should waive mortgage insurance fees for community-based groups like community trust funds. The feasibility of "moral lending" should be examined to see if it can be supported by a national policy and resources. CMHC should be studying risk sharing and government guarantees. The public should have more say in how we want the federal government mortgage company to act.

Social housing should not be considered only as transition housing. We need a specific social housing package that can respond to a whole range of housing needs, including the disabled, uneducated, Aboriginals and single parents.

Explore the Application of American Models

There may be much more we can learn from the United States. We need to identify a Canadian context, then borrow and adapt examples from the U.S. Banks, corporate legislation and the National Housing Act need to be examined to determine if they can be adjusted to accommodate American approaches.

We should look at the multi-partnership approach used in the U.S.. There is much to learn from the characteristics of the partners that come to the table, the expertise they provide, and the various governance models that exist. Legislation that involves the banks and mortgage companies in affordable housing should also be examined.

American municipalities have also done a good job of identifying some solutions that put pressure on governments and there are lessons we can learn from them.

Housing tax credits are available in the U.S., but Canada does not have the same tools. For example, investors can use tax shelters in a city like Minneapolis. This is another area that should be examined.

Priorities include longer term funding, access to capital for housing providers, income or housing subsidies for low-income households, and municipal incentives and tools that can facilitate new affordable housing. The responsible stewardship of resources by governments is also urged.

Response from Other Levels of Government

The potential cost of not addressing housing issues should be placed front and centre. For example, it should be emphasized that failure to rehabilitate the housing stock will result in an increasing rate of housing deterioration in the inner city and higher rental rates for remaining units.

A community development officer should be placed in every community with the assurance that when funding is allocated for a project, whether it be from the private or public sectors, the officer can provide input on how the money is spent.

Municipalities need to show more flexibility and leadership. The federal Infrastructure Program should be used for housing. Some form of flexible, cost-shared program should be developed, allowing a city's one-third contribution to support other options, including housing. The contribution could be in the form of money or land. Cities could also earmark money for trust funds. Ultimately, political will is needed and municipalities should play an active role in organizing and co-ordinating local lobby efforts.

Under Alberta legislation, a neighbourhood is allowed some say on how their tax levy is used. If this were true in all cities, people could vote through a plebiscite to indicate how they want tax revenue to be used in their community - placed in a community development fund, for example.

The current social assistance shelter components should be increased. Since 90% of the poor are housed in market units, the private sector needs a reasonable rent base from tenants. As long as governments ensure that shelter components are reasonable, the private sector is the best and most efficient agent available to provide property management.

There is an urgent need to act on housing issues for key groups in need. One of the greatest concerns is single resident occupancy, which include the disenfranchised, seniors, and Aboriginals. These people are often not connected to the safety net system.

Non-Profit Sector Requirements

Non-profit organizations need to be empowered and recognized by all levels of government. Revenue Canada regulations contain too many barriers to permit the successful establishment and operation of initiatives like community trust funds, land trusts and use of charitable donations and philanthropic contributions.

We need to develop a multitude of solutions that can assist rental or home ownership at all income levels. Consideration should be given to allowing the use of social assistance payments to build equity in a home. In Winnipeg, credit unions are working with community groups, using the Jubilee Fund and mentorship programs to provide ownership housing to low-income families. There needs to be more such "service club" approaches to funding, enabling programs to draw support from a number of organizations at the local level. Co-op housing should also be promoted as a successful model of community based development.

Private Sector Requirements

The private sector is not in a position to provide the poor with housing. Access to capital is not the issue, but the need to obtain a return on investment is. To provide creative funding solutions for housing requires more flexibility in existing rules and regulations. We must also find ways to stimulate private rental construction, which

historically has been built with government subsidies (e.g., MURB). The application to rental housing of the full GST amount should be examined and reviewed in order to create a level playing field with the home ownership market.

In 1961, CMHC developed the Limited Dividend Program—a good concept. CMHC guaranteed the loans and wrote down rates by 2 percentage points, which was a sizeable amount of money at the time. It did not matter who ran such projects, the potential income stream remained secure. This is an option that should be reexamined. Consideration should also be given to eliminating rent controls in Manitoba to stimulate additional rental investment.

DEFINING RELATIONSHIPS AND RESPONSIBILITIES

Relationships and a collective will to address housing needs are very important. We are facing a housing crisis in Canada. We need a long-term vision that includes all stakeholders and creates win-win solutions.

ENHANCING RELATIONSHIPS AND RESPONSIBILITIES

The Role of Communities

We need leadership and long-term visioning for the future of neighbourhoods which can only be accomplished by building relationships. The community needs to develop long-term neighbourhood plans, instead of reacting only when a crisis is at hand. There is not enough lobbying focused on housing needs; more housing advocates are needed. Other organizations such as builders' associations, Chambers of Commerce, and religious institutions need to be involved in the process. Schools are very important to the community. Teachers' associations and school boards also need to be part of the process.

The dynamics of a community play a large part in decisions involving the community. Community associations have a lot of power and should be involved in making decisions for the community. There is a need for appropriate people on local boards and for more people to work for boards who can help build relationships.

The community needs to identify priorities and build capacity with dollars. A community-based development corporation should bring all the players together and decide who gets funding. The municipality should be a partner in this corporation to tie all community organizations together so that they are aware of each other. In Winnipeg, there are community development corporations bringing all the players together with success - the West Broadway Neighbourhood, for example.

In Edmonton and Calgary, the private sector is building relationships with local government and the community. Housing policies need to provide incentives and support private sector initiatives.

The Role of Government

Without the co-ordination and cooperation of all three levels of government, plus legislation and funding to support low-income housing, little can be done to stem the rise of homelessness and marginalization within prairie cities. We need all levels of government at the table at the same time and the participation of real decision-makers. First Ministers Conferences should address the need for a national policy to address housing concerns. A new national housing program and long-term policies are required and must take a more holistic approach (i.e., housing, social programs and financing). Housing is about community stability, not just shelter. Other important factors are health, economic and education issues.

Housing is a constitutional orphan—no one/everyone has the authority to lead. The federal government needs to be very clear in stating that housing is the legal responsibility of all levels of government. Each level of government has a different role. The problems faced by municipalities cannot be solved by themselves alone.

Communication concerning affordable housing is necessary between the federal and provincial governments. Communication is also important to enable departments such as Social Services, Housing, Urban Affairs and Health to work together. We need a "single-window" framework because present information is too diffuse—systems and programs should be brought together to improve accessibility. In Winnipeg, some

different departments are working together, but there is a need for more research and development. Also, the simplification of existing programs is required (e.g., application, delivery and information).

Local governments should have more authority to make housing policy decisions. Municipalities can bring local ideas together and facilitate stakeholder activity and partnerships. They can set direction and policies and build a collective vision. Housing needs to be recognized as an important issue and municipal governments should pay attention to the impact of policies and administrative decisions on housing. For example, how do proposed planning, taxation and development changes affect housing? Do they maintain housing affordability? Local governments need to play a facilitative role in regulation enforcement through the permit process. The city also has a role in planning. Municipalities can control the use of land to encourage the provision of housing and the creation of mixed/integrated communities.

Comments reflect the increasing role of municipalities in meeting local housing needs but also the need for a continuing role by the federal government in housing.

DIRECTIONS FOR TAKING ACTIONS

Building relationships is everything—getting people to talk about problems and solutions, delivery of services, talking to people who need services—but a lot of funding is required. There is a need for more government inducements to help develop partnerships and relationships.

We need to include other stakeholders in the process. In any future lobby process, the private sector and the Aboriginal community should be included. Aboriginal groups are interested in developing partnerships. Both Edmonton and Regina have set up Aboriginal Committees which follow Aboriginal models and look at housing questions and concerns from an Aboriginal perspective. We should also develop relationships with the media.

The need to define relationships between the various "players" in housing is one of the key issues raised by participants. In defining relationships, there is a need to clarify the roles and responsibilities of all three levels of government in housing and to encourage greater involvement of financial institutions and the private sector.

Relationships have to be set in an environment where something will be accomplished. For example, the local business community will become involved if they know their money is going to accomplish something. By examining U.S. models, provincial governments can look at making necessary legislative changes, such as taxation and other laws which are currently hindering the process of providing affordable housing. The City also needs to do its part, such as changing by-laws, etc. We need documentation of processes and success stories ("models of success") to show they are repeatable, with suggestions for improvements.

The federal government must accept greater responsibility for housing; it cannot be the community and private sector alone. The federal government should provide financial and moral leadership—broker relationships, direct funding, allocate staff and provide support. The federal government needs to define their role in addressing the housing problem (e.g., national regulatory environment). Housing regulations need to be multi-

jurisdictional (i.e., all levels of government working together) and a collective vision is needed across government lines. There is a need for benchmarks as well.

The existing tools are under-utilized. Maybe FCM and CMHC should be linked together. FCM and CHRA initiatives should be supported. FCM should also continue to bring the federal government and other stakeholders including financial institutions to the table.

More than financial aid is required to address these issues. Legislation is needed to address social issues in each province. We need to ensure that adequate shelter allowances are being provided by our federal, provincial and city governments. The issues leading to homelessness (i.e., factors such as poverty, alcohol, mental illness, lack of education, etc.) need to be addressed by all levels of government. Also, low-income households need more social support.

We need trust and better relationships between the different levels of government and the community. A primary role of government is to engage groups, such as those at PUC; to bring all partners to the table to be part of developing the vision, which can then be delivered and implemented at the local level. Presently, communities have only an advisory role. Communities should be able to make decisions about how money is spent on housing.

Broader participation of all stakeholders in housing and the creation of partnerships are primary concerns.

We need national and international action on housing, but each community should be in charge of their specific situation. Top levels of government often make decisions for lower levels without being accountable. Funding must come from higher levels of government, but its use must be from the bottom-up. The needs of each community will determine how dollars should be spent.

Bureaucratic attitudes need to change so that the priority is given to service delivery and to empower people to accelerate the process. All levels of government must lead for legislative and regulatory changes to facilitate a ground-up approach. Government should be a facilitator, building consensus and being less prescriptive. The emphasis should be on a ground-up approach and on sustaining community capacity. This is a new framework.

COMMUNITY FOCUS AND CAPACITY BUILDING

Communities have an important role to play in meeting housing and neighbourhood development needs. Housing issues are related to the total health of the community and to the perception of neighbourhoods. There are capable people and potential leaders who live or work in each community. The challenge is to mobilize and support this existing capacity in addressing housing issues and community building.

A new approach to community development is required - one which will more adequately address community needs. If we want to build communities and turn neighbourhoods around, we need to answer several questions, including : What is the outcome that we want? What is in it for the community? Are the opinions of the community going to be used? Will they make a difference?

INCREASING COMMUNITY CAPACITY

Our goal should be to empower people. We need to invest in people to build a good foundation within the community. Home ownership can help create long-term ties to a community which can be used as an anchor, helping to create stable communities. We need to provide money to people rather than to building projects. Community issues are more important than bricks and mortar.

A focus on communities and building local capacity to address housing needs and improve quality of life within neighbourhoods are identified as increasingly important municipal issues.

Mobilizing the community is very important. There is a need to develop community groups and resident associations. Spending time with kids is an effective strategy for community building and we have to recognize the value of involving them in the process. We need to build a variety of community agencies. The more agencies act on a localized, decentralized basis, the better, although neighbourhood agency involvement and development should be based on neighbourhood needs and requirements.

We need partnerships and adequate representation from all parts of the community in the community planning process, including disconnected groups. Organizations often follow one stream and do not organize with each other; there are a lot of separate organizations with their own agendas. We need all "players" working together. Linkages and good communication between groups in the city are very important (established groups already have links). They need to build a global agenda and focus on the relationship of individual needs to the larger community.

In Saskatoon, the City, the Province and non-profit agencies have come together under "Communities for Children" to address the issue of and need for the development and maintenance of safe, affordable housing for low-income families with children. As a result, Saskatoon has managed to cut through the duplication of programs and services provided to low-income families.

Part of the problem is that people not involved in the community are the ones still in control. We must give responsibility to those in the community. We have processes that keep government in control—and it does not

work. Community participation is an on-going *process*. Residents need some control and ownership of the process. We should support resident participation and resident *action*. The goal is to ensure that residents - not agencies - have representation.

Communities have many potential assets, including residents themselves, that must be recognized and mobilized. How do we turn liabilities into assets through communities and community action?—Empower the residents and community groups and get people involved in advocacy work within the community. Policies can be changed by someone championing a cause from outside the government and getting government to listen. For example, people on assistance can learn to lobby for themselves and challenge what social services are doing for them. We need to educate the public and raise awareness of poverty, particularly of housing, and increase knowledge of the development process and how it works, to encourage people to come out to be heard on certain issues. A training program is necessary—"community guide to the planning process" strategic information sessions.

People need to know what the problems are and how to address them. We need to provide information to those living in the area. If you are a tenant, how do you participate without adequate information regarding your neighbourhood (e.g., for future programs within a community)? Governing agencies should see that this information is provided and understandable (e.g., clear wording used).

Meeting the Needs of Aboriginal Peoples

We should create a process that incorporates Aboriginal representation. The Aboriginal community represents a large portion of the urban prairie population. However, there is concern that neighbourhoods with Aboriginal peoples are not given as much attention as others. In spite of good intentions, we do not have participation by Aboriginal people or else their involvement comes too late. In many cases, Aboriginal issues are not brought up. Sensitivity training is needed on Aboriginal issues. We need to be sensitive to cultural differences and confront racism. This includes implementing cross-cultural training in schools and meeting groups in their environment to promote face-to-face contact. A greater emphasis must be placed on building relationships between the Aboriginal and non-Aboriginal communities.

It is essential that Aboriginal peoples are involved in developing housing solutions to meet their needs, and that a better relationship is built between the Aboriginal and non-Aboriginal communities.

Winnipeg's Thunderbird Lodge is a good example in which the Aboriginal community took the initiative and the non-Aboriginal community was supportive. Elders should play an integral role (at least for Aboriginal communities). As planners, we should encourage the involvement of Aboriginal people in the planning and community development process.

Aboriginal poverty problems have to be addressed first, then the housing problem. When it comes to addressing the needs of Aboriginal housing, we need more Aboriginal representation around the table if their needs are really going to be met and addressed (i.e., at all levels of government and by the social agencies addressing Aboriginal concerns). It cannot be ignored that some Aboriginal people have to be educated in the way banks and other financial institutions operate. All groups need to work on this.

Funding Community Building

Community building, when it really comes down to it, is putting money in people's pockets. There is a difference between minimum wage and a living wage. People need the capacity to handle life's vicissitudes, where $10 does not put them in the poor house. Minimum wage is a poverty wage. Providing economic capacity provides individuals with more choice. Integrating training and education with social assistance creates opportunities for individuals and families.

In Winnipeg's West Broadway neighbourhood, two large community celebrations grew from small groups of people. That initial face-to-face contact is very important. Then when you call these people later they are not cold calls.

Community initiatives have to be sustainable rather than dependent on single sources of funds. How do communities find the money necessary to go forward with their projects? There need to be more options and a more defined way for agencies/groups seeking funding for projects to be able to obtain it.

The frustration is that there is no quick fix. We need to take slow baby steps forward. Unfortunately, community associations seem to lose interest over time. Once an issue comes up, the room is packed. As the issues become old, less people become involved. People need to see results and you build on that. Organizations (especially government) need to be prepared to accept risk and failure when communities take control.

Role of Government and the Private Sector

There needs to be more co-ordination between the federal and provincial governments when it comes to the issue of building and rebuilding communities (i.e., *who* is doing *what* for *whom*), and also in the area of communication between the levels of government. Government should be *facilitators* not "stoppers." Clarity of programs (i.e., government and financial) is needed, as well as clarity of roles and the lines of responsibility. Government needs to listen to local concerns *versus* top-down approaches. More program delivery should be at the local level but governments must provide the necessary support for communities to play this role. As well, there is municipal and community support for CMHC to remain involved in local areas. The withdrawal of the federal government has left a vacuum in many communities.

Governments are being encouraged to give communities a voice and to provide support for community housing initiatives and grass-roots solutions which can help to meet other priorities such as community economic development.

To get things started, a catalyst is needed. But what if no one is prepared to be a catalyst? When people are so depressed, where does that help come from? Outside the community? Fundamentally, it is a municipal responsibility. This is what neighbourhood improvement is all about. A municipal commitment should be fostered—a commitment to act as a catalyst when nothing else exists. Having this clearly understood would be a major step forward. We need to look at a municipal plan. We have to be able to enforce housing, health, safety by-laws and other regulations.

We must do more than simply house families and build houses. This means a long-term commitment to building social infrastructure (e.g., schools) and maintaining the physical infrastructure. Some of the social services should be decentralized back into the community (e.g., where single moms can walk to and find services). There is a need to have one-stop shopping for all the support services, especially where there is a high concentration of people who use the services. Community resource centres should be made more visible (e.g., locate in a school) and provide a location where all support services can come together. Community centres can help to build trust.

The private sector needs to focus on those groups and communities in greatest need. We need to mobilize resources through development controls and reinvestment strategies, and priorize issues and projects to determine what issues and projects can wait. How do we make it worthwhile? What is the payback for investment? Landlords need to make an investment in the community.

DIRECTIONS FOR TAKING ACTION

Community groups need to be taught or shown capacity. However, every community is different. Different cultures create different communities. We should "take the fences down" and adopt "best practices" of cultural groups in community capacity building.

There is an issue concerning sustainability and the costs for capacity building. More tools and support are needed from all levels of government and also from various social agencies if the issue of community building is to be adequately addressed. We need a municipal model to allow communities to develop solutions with more support and fewer limitations. The government needs to recognize that some program funding has to go towards capacity building. Community building is a long-term process that requires adequate funding.

Delegates strongly suggested that more attention be directed towards generating public support for action and increasing public awareness of the issues surrounding the growing demand for affordable housing.

In particular, neighbourhoods need to be given resources to plan meetings and actions for their neighbourhoods. Action is the key—people want to see results. Public meetings are not enough and sometimes can be intimidating to individuals (e.g., how chairs are set up). A transfer of control is necessary. We recommend processes that give control to communities. Buy "Planning for Real"— planning project accountability model—and use it in community training.

Each community should be in charge of where they live (e.g., by-law enforcement). It is a matter of pride and ownership. Even zoning decisions would make more sense if the community made them. There are numerous models that have turned out well. It all comes down to community standards.

What we need is the government and social agencies to come up with individuals or a resource team to help those working on housing issues in the community. Experts are needed and should be available in a community to answer questions when community redevelopment is taking place. This should be a priority.

Information has to be made more readily available. All levels of government, social agencies and financial institutions need to be ready to impart information that can assist those who are working at rebuilding their communities. As well, real-estate agents need to be better educated on how to sell homes or buildings in the inner city.

Aboriginal peoples should carry their full benefit of housing into the city when they come from reserves. Empowering Aboriginal people could mean giving them urban self-government, like in central Regina where there is a large Aboriginal population. Education is needed and important for Aboriginal capacity-building. Educational process for non-Aboriginal residents should also be supported—Aboriginal people do not have to teach non-Aboriginals, it is their responsibility to learn. Cross-cultural training for everyone is required. We should also work with Aboriginal groups to increase the number of Aboriginal people in the civic workforce.

5. NEXT STEPS

MOVING FORWARD....THE NEXT STEPS

The PUC 2000 process highlighted many exciting initiatives occurring within the major prairie urban centres, as well as priorities for action to address housing and community development issues at the city and regional levels. The focus was not solely on housing but rather on community and social development of which housing is an integral part. PUC 2000 was an opportunity to connect as prairie cities and share information and experiences, but also to begin to establish a lasting network of contacts in each city. The challenge will be in moving forward and, using the momentum generated at this initial Congress, to build stronger linkages among prairie cities to deal with housing and related urban issues and, perhaps, to support coordinated action on housing at a regional level in the future.

Several observations were raised during the working groups' wrap-up session that summarize the ideas and conclusions expressed at PUC 2000:

- Solidarity rather than consensus is the goal, although there is significant support for working towards consensus on taking collective action. The process must also be inclusive.
- A commitment to action whether at the local or regional level is a clear message heard at PUC 2000—"talk, talk, talk, let's get to action." Regional advocacy will be an important topic of any future Congress or related event.
- We are dealing with some very complex urban issues and there are no simple answers. The solutions must be increasingly creative and flexible to meet local needs. Developing knowledge capacity will be a priority.
- The process must be community-centred and involve those individuals and groups working at the community level. We have to put a human face on this, not just focus on bricks and mortar.

Two larger issues were grappled with by delegates during PUC 2000 and became the final topic for a lively closing discussion: 1) who we are; and 2) the short and long-term objectives of the Congress. Both issues are at the heart of the future of the Prairie Urban Congress. PUC 2000 represents an integral first step in generating support and raising the possibilities of such an event in the Prairie Region. Some of the possibilities discussed by delegates are briefly summarized here for future consideration.

Sharing Information and Building Networks

Sharing information and lateral communication are identified as important for municipalities in the Prairie Region. The Congress can act as a clearinghouse of information for municipalities and help to promote a regional perspective and our prairie collective identity. Delegates support the use of the Congress to facilitate the transfer of information about success stories within the region and elsewhere, to help them address housing and community development issues in their own cities. New creative initiatives may involve new opportunities for cooperative and coordinated action within and between cities, as well as opportunities to enhance linkages with existing initiatives and national and other regional groups (e.g., CHRA, FCM).

Actual site visits at future Congress events must be a priority to provide delegates with opportunities to learn about projects first-hand. This type of information-sharing can also be promoted through other continuous, complementary means utilizing Internet and e-mail technology. This may include a PUC website with brief overviews of prairie urban initiatives and contact information, or an e-mail bulletin board and distribution list similar to those used by other organizations, but with a strong prairie regional focus. The priority is for information to be provided that can be used in adapting existing initiatives and in developing new models that are applicable to the prairie cities. A balance should be struck between information sharing and developing concrete actions and action plans.

The PUC 2000 process involved a great mix of people who represented the increasing diversity of housing and community stakeholders and resulted in broader networking opportunities. However, it is agreed that there are many others who must be part of this process. Delegates agreed that the Prairie Urban Congress has to expand to include more than the five major cities and other community-based partners. Bringing smaller cities along, it is suggested, will help get the message to the political leaders. As well, more effort is needed to include additional representation from the Aboriginal community, the development industry and financial institutions. Financial assistance to groups with limited resources is especially important and proved to be an effective way to facilitate broad participation from the community within each delegation attending this Congress.

Municipal political representatives involved in housing issues were also included on each city delegation, and their presence helped to communicate Congress discussions back to their colleagues on council and in other groups. However, the role of political representatives in general, especially from senior governments, in future Congresses is not clearly agreed upon and will depend on the intent of these events.

Other suggested actions arising out of the 2000 Congress, such as a Prairie Urban Task Force and coordinated lobbying efforts directed at the federal government, will obviously require greater political involvement and support. It is important that we have a combination of administrative and political support. In the U.S., for example, the efforts are mainly administrative (e.g., NAHRO). We will need municipal council recognition and endorsement of any positions or resolutions for action generated at future Congress events.

A Prairie Urban Task Force/Think Tank

There is some agreement around the need for a core group from the prairie urban centres to come out of this Congress such as a "prairie urban task force" or "think tank." A prairie urban collective would do well to show the urgency of the situation, and help municipalities to think and act cooperatively on common problems in the short and long term. For example, it is suggested that a future Congress devote more time to specifically discuss homelessness initiatives as well as Aboriginal issues with expertise from the Aboriginal community. Future Congress events could ideally be used to help develop a united prairie perspective on these and other important urban issues. Smaller urban centres should also be represented within the group.

A key priority expressed at PUC 2000 is access to federal Infrastructure Program funds for use in providing affordable housing and neighbourhood infrastructure around housing in prairie cities. The participants from the Prairie Urban Congress 2000 were urged to add their voices to those lobbying the First Ministers in connection with Aboriginal issues (i.e., housing, financing and social issues), low-income housing and the homeless population. It was agreed that we need political support and a political champion to stand up for housing and community issues and to influence senior government spending priorities. Forming regional linkages with national organizations such as FCM and CHRA will help prairie municipalities make a strong case for federal government assistance.

An Action Plan

The drafting of a prairie action plan has some support amongst delegates especially from those who envision the Congress as a means to lobby senior levels of government for more assistance in addressing growing urban problems. The PUC process could be designed to take place yearly with the end goal to generate an action plan—perhaps identifying actions to address both short and long-term issues and to evaluate progress.

6. APPENDIX

LIST OF FACILITATORS

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Higgitt, Nancy
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Prairie Urban Congress 2000, June 22-24, 2000—Delegate List

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